# AmInvestment Bank Berhad

Registration No. 197501002220 (23742-V)
(Incorporated in Malaysia)
**And Its Subsidiaries**

**Condensed Interim Financial Statements**
**For the Financial Period**
**1 April 2026 to**
**30 September 2026**
(In Ringgit Malaysia)

**AmInvestment Bank Berhad**
**Registration No. 197501002220 (23742-V)**
***(Incorporated in Malaysia)***
***and its subsidiaries***

**UNAUDITED STATEMENTS OF FINANCIAL POSITION**
**AS AT 30 SEPTEMBER 2026**

| | | Group | | Bank | |
|---|---|---|---|---|---|
| | Note | 30 September 2026 RM'000 | 31 March 2026 RM'000 | 30 September 2026 RM'000 | 31 March 2026 RM'000 |
| **ASSETS** | | | | | |
| Cash and short-term funds | A8 | 525,125 | 495,718 | 437,292 | 387,287 |
| Deposits and placements with a bank | A9 | - | 130,000 | - | 130,000 |
| Financial investments at fair value through other comprehensive income ("FVOCI") | A10 | 32,926 | 33,117 | 32,926 | 33,117 |
| Financial investment at amortised cost | A11 | 75,000 | 75,000 | 75,000 | 75,000 |
| Loans and advances | A12 | 223,952 | 389,985 | 223,952 | 389,985 |
| Statutory deposit with Bank Negara Malaysia | | 1,167 | 2,100 | 1,167 | 2,100 |
| Deferred tax assets | | 21,452 | 25,045 | 19,169 | 21,655 |
| Investment in subsidiaries | | - | - | 49,809 | 49,809 |
| Trade receivables and other assets | A13 | 579,264 | 711,081 | 544,920 | 679,068 |
| Property and equipment | | 16,248 | 16,548 | 14,219 | 14,570 |
| Right-of-use assets | | 3,897 | 4,248 | 3,897 | 4,248 |
| Intangible assets | | 42,799 | 43,484 | 4,411 | 4,778 |
| **TOTAL ASSETS** | | 1,521,830 | 1,926,326 | 1,406,762 | 1,791,617 |
| **LIABILITIES AND EQUITY** | | | | | |
| Deposits and placements of a bank | A14 | 370,000 | 570,000 | 370,000 | 570,000 |
| Trade payables and other liabilities | A15 | 470,116 | 653,934 | 445,485 | 614,029 |
| **TOTAL LIABILITIES** | | 840,116 | 1,223,934 | 815,485 | 1,184,029 |
| Share capital | | 330,000 | 330,000 | 330,000 | 330,000 |
| Reserves | | 351,714 | 372,392 | 261,277 | 277,588 |
| Equity attributable to equity holder of the Bank | | 681,714 | 702,392 | 591,277 | 607,588 |
| **TOTAL LIABILITIES AND EQUITY** | | 1,521,830 | 1,926,326 | 1,406,762 | 1,791,617 |
| **COMMITMENTS AND CONTINGENCIES** | A25 | 118,516 | 147,615 | 118,516 | 147,615 |
| **NET ASSETS PER SHARE (RM)** | | 2.17 | 2.24 | 1.88 | 1.93 |

The unaudited Condensed Interim Financial Statements should be read in conjunction with the audited financial statements of the Group and the Bank for the year ended 31 March 2026.

**AmInvestment Bank Berhad**
**Registration No. 197501002220 (23742-V)**
***(Incorporated in Malaysia)***
***and its subsidiaries***

**UNAUDITED CONSOLIDATED STATEMENT OF PROFIT OR LOSS**
**FOR THE FINANCIAL QUARTER ENDED 30 SEPTEMBER 2026**

| | | Individual Quarter | | Cumulative Quarter | |
|---|---|---|---|---|---|
| **Group** | **Note** | **30 September 2026 RM'000** | **30 September 2025 RM'000** | **30 September 2026 RM'000** | **30 September 2025 RM'000** |
| Interest income | A16 | 9,417 | 13,655 | 19,882 | 29,916 |
| Interest expense | A17 | (3,937) | (6,158) | (8,539) | (12,488) |
| Net interest income | | 5,480 | 7,497 | 11,343 | 17,428 |
| Other operating income | A18 | 111,765 | 91,713 | 201,216 | 185,448 |
| Direct costs | A19 | (24,022) | (21,482) | (47,921) | (39,773) |
| Net income | | 93,223 | 77,728 | 164,638 | 163,103 |
| Other operating expenses | A20 | (51,178) | (52,147) | (103,697) | (112,268) |
| Operating profit before impairment losses | | 42,045 | 25,581 | 60,941 | 50,835 |
| (Allowances for)/writeback of impairment on: | | | | | |
| Loans and advances, net | A21 | (69) | (355) | (599) | (886) |
| Other financial assets | A22 | (460) | (1,062) | (267) | 202 |
| Other recoveries, net | | - | - | 39 | - |
| **Profit before taxation** | | 41,516 | 24,164 | 60,114 | 50,151 |
| Taxation | | (9,472) | (5,614) | (13,384) | (11,637) |
| **Profit for the financial period** | | 32,044 | 18,550 | 46,730 | 38,514 |
| **Earnings per share (sen)** | | | | | |
| Basic/Diluted | A23 | 10.2 | 5.9 | 14.9 | 12.3 |

The unaudited Condensed Interim Financial Statements should be read in conjunction with the audited financial statements of the Group and the Bank for the year ended 31 March 2026.

**AmInvestment Bank Berhad**
**Registration No. 197501002220 (23742-V)**
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***and its subsidiaries***

**UNAUDITED CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME**
**FOR THE FINANCIAL QUARTER ENDED 30 SEPTEMBER 2026**

| | Individual Quarter | | Cumulative Quarter | |
|---|---|---|---|---|
| **Group** | **30 September 2026 RM'000** | **30 September 2025 RM'000** | **30 September 2026 RM'000** | **30 September 2025 RM'000** |
| Profit for the financial period | 32,044 | 18,550 | 46,730 | 38,514 |
| **Other comprehensive (loss)/income:** | | | | |
| **Item that will not be reclassified subsequently to profit or loss** | | | | |
| Equity instruments at FVOCI | | | | |
| Net unrealised (loss)/gain on changes in fair value | - | - | (69) | 5 |
| **Item that may be reclassified subsequently to profit or loss** | | | | |
| Debt instruments at FVOCI | | | | |
| Net unrealised (loss)/gain on changes in fair value | (95) | (75) | (178) | 120 |
| Tax effect | 23 | 18 | 43 | (29) |
| | (72) | (57) | (135) | 91 |
| Other comprehensive (loss)/income for the financial period | (72) | (57) | (204) | 96 |
| **Total comprehensive income for the period** | 31,972 | 18,493 | 46,526 | 38,610 |

The unaudited Condensed Interim Financial Statements should be read in conjunction with the audited financial statements of the Group and the Bank for the year ended 31 March 2026.

**AmInvestment Bank Berhad**
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**UNAUDITED STATEMENT OF PROFIT OR LOSS**
**FOR THE FINANCIAL QUARTER ENDED 30 SEPTEMBER 2026**

| | | Individual Quarter | | Cumulative Quarter | |
|---|---|---|---|---|---|
| **Bank** | **Note** | **30 September 2026 RM'000** | **30 September 2025 RM'000** | **30 September 2026 RM'000** | **30 September 2025 RM'000** |
| Interest income | A16 | 8,988 | 13,208 | 19,065 | 29,040 |
| Interest expense | A17 | (3,930) | (6,110) | (8,489) | (12,410) |
| Net interest income | | 5,058 | 7,098 | 10,576 | 16,630 |
| Other operating income | A18 | 96,730 | 81,229 | 125,632 | 129,591 |
| Direct costs | A19 | (9,911) | (9,826) | (18,336) | (21,608) |
| Net income | | 91,877 | 78,501 | 117,872 | 124,613 |
| Other operating expenses | A20 | (30,556) | (33,315) | (63,419) | (75,430) |
| Operating profit before impairment losses | | 61,321 | 45,186 | 54,453 | 49,183 |
| (Allowances for)/writeback of impairment on: | | | | | |
| Loans and advances, net | A21 | (69) | (355) | (599) | (886) |
| Other financial assets | A22 | (460) | (1,062) | (267) | 202 |
| Other recoveries, net | | - | - | 39 | - |
| **Profit before taxation** | | 60,792 | 43,769 | 53,626 | 48,499 |
| Taxation | | (4,025) | (441) | (2,529) | (1,823) |
| **Profit for the financial period** | | 56,767 | 43,328 | 51,097 | 46,676 |

The unaudited Condensed Interim Financial Statements should be read in conjunction with the audited financial statements of the Group and the Bank for the year ended 31 March 2026.

**AmInvestment Bank Berhad**
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**UNAUDITED STATEMENT OF COMPREHENSIVE INCOME**
**FOR THE FINANCIAL QUARTER ENDED 30 SEPTEMBER 2026**

| | Individual Quarter | | Cumulative Quarter | |
|---|---|---|---|---|
| **Bank** | **30 September 2026 RM'000** | **30 September 2025 RM'000** | **30 September 2026 RM'000** | **30 September 2025 RM'000** |
| Profit for the financial period | 56,767 | 43,328 | 51,097 | 46,676 |
| **Other comprehensive (loss)/income:** | | | | |
| **Item that will not be reclassified subsequently to profit or loss** | | | | |
| Equity instruments at FVOCI | | | | |
| Net unrealised (loss)/gain on changes in fair value | - | - | (69) | 5 |
| **Item that may be reclassified subsequently to profit or loss** | | | | |
| Debt instruments at FVOCI | | | | |
| Net unrealised (loss)/gain on changes in fair value | (95) | (75) | (178) | 120 |
| Tax effect | 23 | 18 | 43 | (29) |
| | (72) | (57) | (135) | 91 |
| Other comprehensive (loss)/income for the financial period | (72) | (57) | (204) | 96 |
| **Total comprehensive income for the period** | 56,695 | 43,271 | 50,893 | 46,772 |

The unaudited Condensed Interim Financial Statements should be read in conjunction with the audited financial statements of the Group and the Bank for the year ended 31 March 2026.

**AmInvestment Bank Berhad**
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**UNAUDITED CONSOLIDATED STATEMENT OF CHANGES IN EQUITY**
**FOR THE FINANCIAL QUARTER ENDED 30 SEPTEMBER 2026**

| | <----------Attributable to equity holder of the Bank----------> | | | | | | |
|---|---|---|---|---|---|---|---|
| | | Non-distributable | | | | Distributable | |
| **Group** | **Share capital RM'000** | **Capital reserve RM'000** | **Regulatory reserve RM'000** | **Reorganisation reserve RM'000** | **Fair value reserve RM'000** | **Retained earnings RM'000** | **Total equity RM'000** |
| **At 1 April 2026** | 330,000 | 2,815 | 10,670 | 85,840 | 1,710 | 271,357 | 702,392 |
| Profit for the financial period | - | - | - | - | - | 46,730 | 46,730 |
| Other comprehensive loss | - | - | - | - | (204) | - | (204) |
| Total comprehensive (loss)/income for the period | - | - | - | - | (204) | 46,730 | 46,526 |
| Transfer to regulatory reserve | - | - | 831 | - | - | (831) | - |
| Dividends | | | | - | | | |
| - Final single-tier dividend for the financial year ended 31 March 2026 | - | - | - | | - | (67,204) | (67,204) |
| Transactions with owner and other equity movements | - | - | 831 | - | - | (68,035) | (67,204) |
| **At 30 September 2026** | 330,000 | 2,815 | 11,501 | 85,840 | 1,506 | 250,052 | 681,714 |
| **At 1 April 2025** | 330,000 | 2,815 | 10,759 | 82,115 | 1,755 | 266,155 | 693,599 |
| Profit for the financial period | - | - | - | - | - | 38,514 | 38,514 |
| Other comprehensive income | - | - | - | - | 96 | - | 96 |
| Total comprehensive income for the period | - | - | - | - | 96 | 38,514 | 38,610 |
| Transfer to retained earnings | - | - | (14) | - | - | 14 | - |
| Dividends | | | | | | | |
| - Final single-tier dividend for the financial year ended 31 March 2025 | - | - | - | - | - | (64,691) | (64,691) |
| Transactions with owner and other equity movements | - | - | (14) | - | - | (64,677) | (64,691) |
| **At 30 September 2025** | 330,000 | 2,815 | 10,745 | 82,115 | 1,851 | 239,992 | 667,518 |

The unaudited Condensed Interim Financial Statements should be read in conjunction with the audited financial statements of the Group and the Bank for the year ended 31 March 2026.

**AmInvestment Bank Berhad**
**Registration No. 197501002220 (23742-V)**
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***and its subsidiaries***

**UNAUDITED STATEMENT OF CHANGES IN EQUITY**
**FOR THE FINANCIAL QUARTER ENDED 30 SEPTEMBER 2026**

| | <----------Attributable to equity holder of the Bank----------> | | | | | |
|---|---|---|---|---|---|---|
| | | Non-distributable | | | Distributable | |
| **Bank** | **Share capital RM'000** | **Regulatory reserve RM'000** | **Fair value reserve RM'000** | **Reorganisation reserve RM'000** | **Retained earnings RM'000** | **Total equity RM'000** |
| **At 1 April 2026** | 330,000 | 10,670 | 1,710 | 3,725 | 261,483 | 607,588 |
| Profit for the financial period | - | - | - | - | 51,097 | 51,097 |
| Other comprehensive loss | - | - | (204) | - | - | (204) |
| Total comprehensive (loss)/income for the period | - | - | (204) | - | 51,097 | 50,893 |
| Transfer to regulatory reserve | - | 831 | - | - | (831) | - |
| Dividends | | | | | | |
| - Final single-tier dividend for the financial year ended 31 March 2026 | - | - | - | - | (67,204) | (67,204) |
| Transactions with owner and other equity movements | - | 831 | - | - | (68,035) | (67,204) |
| **At 30 September 2026** | 330,000 | 11,501 | 1,506 | 3,725 | 244,545 | 591,277 |
| **At 1 April 2025** | 330,000 | 10,759 | 1,755 | - | 258,709 | 601,223 |
| Profit for the financial period | - | - | - | - | 46,676 | 46,676 |
| Other comprehensive income | - | - | 96 | - | - | 96 |
| Total comprehensive income for the period | - | - | 96 | - | 46,676 | 46,772 |
| Transfer to retained earnings | - | (14) | - | - | 14 | - |
| Dividends | | | | | | |
| - Final single-tier dividend for the financial year ended 31 March 2025 | - | - | - | - | (64,691) | (64,691) |
| Transactions with owner and other equity movements | - | (14) | - | - | (64,677) | (64,691) |
| **At 30 September 2025** | 330,000 | 10,745 | 1,851 | - | 240,708 | 583,304 |

The unaudited Condensed Interim Financial Statements should be read in conjunction with the audited financial statements of the Group and the Bank for the year ended 31 March 2026.

**AmInvestment Bank Berhad**
**Registration No. 197501002220 (23742-V)**
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**UNAUDITED CONDENSED STATEMENTS OF CASH FLOWS**
**FOR THE FINANCIAL QUARTER ENDED 30 SEPTEMBER 2026**

| | Group | | Bank | |
|---|---|---|---|---|
| | **30 September 2026 RM'000** | **30 September 2025 RM'000** | **30 September 2026 RM'000** | **30 September 2025 RM'000** |
| Profit before taxation | 60,114 | 50,151 | 53,626 | 48,499 |
| Adjustments for non-operating and non-cash items | 5,017 | 4,925 | (41,037) | (39,121) |
| Operating profit before working capital changes | 65,131 | 55,076 | 12,589 | 9,378 |
| Change in operating assets | 296,336 | 407,362 | 299,136 | 409,663 |
| Change in operating liabilities | (380,275) | (449,208) | (368,003) | (438,537) |
| Cash (used in)/generated from operations | (18,808) | 13,230 | (56,278) | (19,496) |
| Tax paid | (12,814) | (11,110) | (54) | (59) |
| Net cash (used in)/generated from operating activities | (31,622) | 2,120 | (56,332) | (19,555) |
| Net cash (used in)/generated from investing activities | (1,390) | (3,532) | 43,918 | 40,817 |
| Net cash used in financing activities | (67,581) | (65,051) | (67,581) | (65,051) |
| Net decrease in cash and cash equivalents | (100,593) | (66,463) | (79,995) | (43,789) |
| Cash and cash equivalents at beginning of the financial period | 625,718 | 534,141 | 517,287 | 430,714 |
| Cash and cash equivalents at end of the financial period | 525,125 | 467,678 | 437,292 | 386,925 |
| Cash and cash equivalents comprises: | | | | |
| Cash and short-term funds | 525,125 | 467,678 | 437,292 | 386,925 |

The unaudited Condensed Interim Financial Statements should be read in conjunction with the audited financial statements of the Group and the Bank for the year ended 31 March 2026.

**EXPLANATORY NOTES :**

## A1. BASIS OF PREPARATION

These condensed interim financial statements have been prepared in accordance with MFRS 134, *Interim Financial Reporting* issued by the Malaysian Accounting Standards Board ("MASB") and paragraph 9.22 of the Listing Requirements of Bursa Malaysia. These financial statements also comply with IAS 34, *Interim Financial Reporting* issued by the International Accounting Standards Board.

These condensed interim financial statements do not include all of the information required for full annual financial statements, and should be read in conjunction with the annual financial statements of the Group and the Bank for the financial year ended 31 March 2026 which are available upon request from the Bank's registered office at Level 22, Bangunan AmBank Group, No. 55, Jalan Raja Chulan, 50200 Kuala Lumpur.

The condensed interim financial statements incorporate those stockbroking and capital market activities undertaken in compliance with Shariah principles relating to investment banking services which are regulated by Securities Commission Malaysia and Bursa Malaysia Berhad.

### A1.1 Material Accounting Policies

The material accounting policies and methods of computation adopted are consistent with those of the previous financial year, except for the adoption of the following amendments to MFRS Accounting Standards which are effective for annual periods beginning on or after 1 January 2026:

- Amendments to the Classification and Measurement of Financial Instruments (Amendments to MFRS 9 *Financial Instruments* and MFRS 7 *Financial Instruments: Disclosures*)
- Annual Improvements to MFRS Accounting Standards - Volume 11
- Contracts Referencing Nature-dependent Electricity (Amendments to MFRS 9 *Financial Instruments* and MFRS 7 *Financial Instruments: Disclosures*)

The adoption of the above amendments to MFRS Accounting Standards did not have any material financial impact on the financial statements of the Group and of the Bank.

## A2. AUDIT QUALIFICATION

There was no audit qualification in the audited annual financial statements for the year ended 31 March 2026.

## A3. SEASONALITY OR CYCLICALITY OF OPERATIONS

The operations of the Group and the Bank are not materially affected by any seasonal or cyclical fluctuation in the current financial quarter and period.

## A4. UNUSUAL ITEMS DUE TO THEIR NATURE, SIZE OR INCIDENCE

There were no unusual items during the current financial quarter and period.

## A5. CHANGES IN ESTIMATES

There was no material change in estimates of amounts reported in the prior financial years that have a material effect on the current financial quarter and period.

## A6. ISSUANCE AND REPAYMENT OF DEBT AND EQUITY SECURITIES

The Group and the Bank have not issued any new shares or debentures during the financial quarter and period.

There were no share buy-back, share cancellation, shares held as treasury shares nor resale of treasury shares by the Group and the Bank during the financial quarter and period.

## A7. DIVIDENDS

In the previous financial quarter, the final single-tier dividend of 21.4 sen per share on 314,035,088 ordinary shares amounting to approximately RM67,203,509 in respect of the financial year ended 31 March 2026 was paid on 22 June 2026.

The Board of Directors declared an interim single-tier dividend of 16.2 sen per share on 314,035,088 ordinary shares amounting to approximately RM50,873,684 in respect of the current financial year ending 31 March 2027.

## A8. CASH AND SHORT TERM FUNDS

| | Group | | Bank | |
|---|---|---|---|---|
| | 30 September 2026 RM'000 | 31 March 2026 RM'000 | 30 September 2026 RM'000 | 31 March 2026 RM'000 |
| Cash and bank balances | 154,457 | 156,049 | 126,935 | 129,553 |
| Deposit placements maturing within one month: | | | | |
| Licensed banks, related companies | 99,311 | 131,935 | 39,000 | 50,000 |
| Bank Negara Malaysia | 158,000 | 92,000 | 158,000 | 92,000 |
| Other financial institutions | 113,357 | 115,734 | 113,357 | 115,734 |
| | 525,125 | 495,718 | 437,292 | 387,287 |

## A9. DEPOSITS AND PLACEMENTS WITH A BANK

| | Group and Bank | |
|---|---|---|
| | 30 September 2026 RM'000 | 31 March 2026 RM'000 |
| Licensed bank, a related company | - | 130,000 |
| Of which deposit and placements with original maturity of: | | |
| Three months or less | - | 130,000 |

## A10. FINANCIAL INVESTMENTS AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME ("FVOCI")

| | Group and Bank | |
|---|---|---|
| | 30 September 2026 RM'000 | 31 March 2026 RM'000 |
| **At Fair value** | | |
| Money Market Instruments: | | |
| Malaysian Government Securities | 30,250 | 30,372 |
| Unquoted Securities: | | |
| In Malaysia: | | |
| Shares | 2,634 | 2,706 |
| Outside Malaysia: | | |
| Shares | 42 | 39 |
| | 32,926 | 33,117 |

## A11. FINANCIAL INVESTMENT AT AMORTISED COST

| | Group and Bank | |
|---|---|---|
| | 30 September 2026 RM'000 | 31 March 2026 RM'000 |
| **At Amortised Cost:** | | |
| Unquoted Securities in Malaysia: | | |
| Corporate bond | 75,000 | 75,000 |

## A12. LOANS AND ADVANCES

| | Group and Bank | |
|---|---|---|
| | 30 September 2026 RM'000 | 31 March 2026 RM'000 |
| **At Amortised Cost** | | |
| Share margin financing | 232,433 | 397,841 |
| Staff loans | 121 | 147 |
| Gross loans and advances | 232,554 | 397,988 |
| Less: Allowances for ECL | | |
| - Stage 3 - Lifetime ECL credit impaired | (8,602) | (8,003) |
| | (8,602) | (8,003) |
| Net loans and advances | 223,952 | 389,985 |

(a) Gross loans and advances analysed by types of customers are as follows:

| | Group and Bank | |
|---|---|---|
| | 30 September 2026 RM'000 | 31 March 2026 RM'000 |
| Domestic business enterprises: | | |
| - Small medium enterprises | 21,474 | 20,523 |
| - Others | 2,220 | 4,624 |
| Individuals | 204,248 | 367,893 |
| Foreign individuals and entities | 4,612 | 4,948 |
| | 232,554 | 397,988 |

(b) All gross loans and advances reside in Malaysia.

(c) Gross loans and advances analysed by interest rate sensitivity are as follows:

| | Group and Bank | |
|---|---|---|
| | 30 September 2026 RM'000 | 31 March 2026 RM'000 |
| Fixed rate | | |
| - Other fixed rate loans | 57 | 77 |
| Variable rate: | | |
| - Base lending rate-plus | 232,497 | 397,911 |
| | 232,554 | 397,988 |

## A12. LOANS AND ADVANCES (CONT'D.)

(d) Gross loans and advances analysed by sector are as follows:

| | Group and Bank | |
|---|---|---|
| | **30 September 2026 RM'000** | **31 March 2026 RM'000** |
| Agriculture | 326 | 336 |
| Mining and quarrying | - | 7 |
| Manufacturing | 2,220 | 4,624 |
| Wholesale and retail trade and hotels and restaurants | 5,864 | 5,797 |
| Transport, storage and communication | 3,466 | 3,064 |
| Real estate | 1,949 | 1,426 |
| Business activities | 169 | 163 |
| Education and health | 9,700 | 9,730 |
| Household, of which: | 208,860 | 372,841 |
| - Purchase of residential properties | 121 | 147 |
| - Others | 208,739 | 372,694 |
| | 232,554 | 397,988 |

(e) Gross loans and advances analysed by residual contractual maturity are as follows:

| | Group and Bank | |
|---|---|---|
| | **30 September 2026 RM'000** | **31 March 2026 RM'000** |
| Maturing within one year | 232,461 | 397,886 |
| Over one year to three years | 93 | 71 |
| Over three years to five years | - | 31 |
| | 232,554 | 397,988 |

(f) Movements in impaired loans and advances are as follows:

| | Group and Bank | |
|---|---|---|
| | **30 September 2026 RM'000** | **31 March 2026 RM'000** |
| Balance at beginning of the financial period/year | 18,635 | 19,889 |
| Impaired during the financial period/year | 926 | 1,216 |
| Reclassified as non-impaired | - | (485) |
| Recoveries | (335) | (1,985) |
| Balance at end of the financial period/year | 19,226 | 18,635 |
| Gross impaired loans and advances as % of gross loans and advances | 8.3% | 4.7% |
| Loan loss coverage (including Regulatory Reserve) | 104.6% | 100.2% |

## A12. LOANS AND ADVANCES (CONT'D.)

(g) Movement in allowances for ECL is as follows:

| Group and Bank | Stage 1 12-Month ECL RM'000 | Stage 3 Lifetime ECL credit impaired RM'000 | Total RM'000 |
|---|---|---|---|
| **30 September 2026** | | | |
| Balance at beginning of the financial period | - | 8,003 | 8,003 |
| Net allowances for ECL | - | 599 | 599 |
| Balance at end of the financial period | - | 8,602 | 8,602 |
| **31 March 2026** | | | |
| Balance at beginning of the financial year | 1 | 9,169 | 9,170 |
| Net (writeback of)/allowances for ECL | (1) | 819 | 818 |
| Amount written off | - | (1,985) | (1,985) |
| Balance at end of the financial year | - | 8,003 | 8,003 |

## A13. TRADE RECEIVABLES AND OTHER ASSETS

| | Group | | Bank | |
|---|---|---|---|---|
| | 30 September 2026 RM'000 | 31 March 2026 RM'000 | 30 September 2026 RM'000 | 31 March 2026 RM'000 |
| Trade receivables | 438,579 | 506,784 | 422,166 | 491,712 |
| Other receivables, deposits and prepayments | 37,141 | 44,982 | 16,170 | 24,780 |
| Interest receivable | 984 | 1,131 | 984 | 1,131 |
| Tax recoverable | 20,097 | 20,034 | 20,084 | 20,030 |
| Margin deposits | 91,717 | 148,087 | 91,717 | 148,087 |
| Amount due from holding company | 950 | - | 600 | - |
| Amount due from subsidiaries | - | - | 3,114 | 2,969 |
| Amount due from related companies | 300 | 300 | 293 | 300 |
| | 589,768 | 721,318 | 555,128 | 689,009 |
| Less: Allowances for ECL | (10,504) | (10,237) | (10,208) | (9,941) |
| | 579,264 | 711,081 | 544,920 | 679,068 |

(a) Movement in allowances for ECL:

| | Group | | Bank | |
|---|---|---|---|---|
| | 30 September 2026 RM'000 | 31 March 2026 RM'000 | 30 September 2026 RM'000 | 31 March 2026 RM'000 |
| Balance at beginning of the financial period/ year | 10,237 | 11,262 | 9,941 | 10,966 |
| Net allowances for/(writeback of) ECL | 267 | (1,025) | 267 | (1,025) |
| Balance at end of the financial period/year | 10,504 | 10,237 | 10,208 | 9,941 |

## A14. DEPOSITS AND PLACEMENTS OF A BANK

The deposit placed with the Bank is by a related company.

## A15. TRADE PAYABLES AND OTHER LIABILITIES

| | Group | | Bank | |
|---|---|---|---|---|
| | 30 September 2026 RM'000 | 31 March 2026 RM'000 | 30 September 2026 RM'000 | 31 March 2026 RM'000 |
| Trade payables | 396,868 | 555,457 | 396,868 | 555,457 |
| Other payables and accruals | 51,635 | 63,257 | 34,737 | 43,070 |
| Interest payable | 1,829 | 3,488 | 1,829 | 3,488 |
| Provision for commitments and contingencies | 1,009 | 1,009 | 120 | 120 |
| Lease liabilities | 4,056 | 4,384 | 4,056 | 4,384 |
| Provision for reinstatement of leased premises | 242 | 262 | 242 | 262 |
| Amount due to subsidiaries | - | - | 36 | 38 |
| Amount due to related companies | 9,139 | 17,735 | 7,597 | 7,210 |
| Provision for taxation | 5,338 | 8,342 | - | - |
| | 470,116 | 653,934 | 445,485 | 614,029 |

## A16. INTEREST INCOME

| | Individual Quarter | | Cumulative Quarter | |
|---|---|---|---|---|
| Group | 30 September 2026 RM'000 | 30 September 2025 RM'000 | 30 September 2026 RM'000 | 30 September 2025 RM'000 |
| Cash, short-term funds, deposits and placements | 3,353 | 4,269 | 6,622 | 9,387 |
| Financial investments at FVOCI | 322 | 320 | 640 | 637 |
| Financial investment at amortised cost | 788 | 788 | 1,568 | 1,568 |
| Loans and advances | 3,670 | 7,657 | 8,587 | 16,919 |
| Impaired loans and advances | 339 | - | 631 | - |
| Others | 945 | 621 | 1,834 | 1,405 |
| | 9,417 | 13,655 | 19,882 | 29,916 |

| | Individual Quarter | | Cumulative Quarter | |
|---|---|---|---|---|
| Bank | 30 September 2026 RM'000 | 30 September 2025 RM'000 | 30 September 2026 RM'000 | 30 September 2025 RM'000 |
| Cash, short-term funds, deposits and placements | 2,924 | 3,822 | 5,805 | 8,511 |
| Financial investments at FVOCI | 322 | 320 | 640 | 637 |
| Financial investment at amortised cost | 788 | 788 | 1,568 | 1,568 |
| Loans and advances | 3,670 | 7,657 | 8,587 | 16,919 |
| Impaired loans and advances | 339 | - | 631 | - |
| Others | 945 | 621 | 1,834 | 1,405 |
| | 8,988 | 13,208 | 19,065 | 29,040 |

## A17. INTEREST EXPENSE

| | Individual Quarter | | Cumulative Quarter | |
|---|---|---|---|---|
| Group | 30 September 2026 RM'000 | 30 September 2025 RM'000 | 30 September 2026 RM'000 | 30 September 2025 RM'000 |
| Deposits and placements of a bank | 3,738 | 5,686 | 8,075 | 11,299 |
| Others | 199 | 472 | 464 | 1,189 |
| | 3,937 | 6,158 | 8,539 | 12,488 |

## A17. INTEREST EXPENSE (CONT'D.)

| | Individual Quarter | | Cumulative Quarter | |
|---|---|---|---|---|
| | 30 September 2026 | 30 September 2025 | 30 September 2026 | 30 September 2025 |
| **Bank** | **RM'000** | **RM'000** | **RM'000** | **RM'000** |
| Deposits and placements of a bank | 3,738 | 5,686 | 8,075 | 11,299 |
| Others | 192 | 424 | 414 | 1,111 |
| | 3,930 | 6,110 | 8,489 | 12,410 |

## A18. OTHER OPERATING INCOME

| | Individual Quarter | | Cumulative Quarter | |
|---|---|---|---|---|
| | 30 September 2026 | 30 September 2025 | 30 September 2026 | 30 September 2025 |
| **Group** | **RM'000** | **RM'000** | **RM'000** | **RM'000** |
| Fee and commission income: | | | | |
| Fee and commission income that are provided over time: | | | | |
| Corporate advisory | 1,645 | 3,113 | 3,240 | 5,088 |
| Fees on loans and securities | | | | |
| Agency fees | 880 | 858 | 1,744 | 1,669 |
| Other loans and securities related fees | 430 | 784 | 976 | 1,622 |
| Portfolio management fees | 13,388 | 12,703 | 26,261 | 24,496 |
| Unit trust management fees | 41,534 | 37,348 | 82,431 | 72,820 |
| Wealth management fees | - | 517 | - | 1,031 |
| Fee and commission income from providing transaction services: | | | | |
| Brokerage fees and commission | 24,024 | 15,649 | 41,727 | 30,446 |
| Corporate advisory | 1,555 | 298 | 2,479 | 554 |
| Fees on loans and securities | | | | |
| Arrangement and upfront fees | 15,297 | 1,313 | 15,764 | 14,677 |
| Other loans and securities related fees | 611 | 1,495 | 769 | 2,060 |
| Portfolio management fees | 580 | - | 1,020 | 262 |
| Underwriting commission | - | 220 | - | 963 |
| Wealth management fees | - | 7,108 | - | 11,988 |
| Unit trust service charges | 4,714 | 7,410 | 11,002 | 10,050 |
| Placement fees | 4,989 | 1,528 | 9,511 | 5,289 |
| Other fee and commission income | 1,190 | 598 | 2,419 | 1,258 |
| | 110,837 | 90,942 | 199,343 | 184,273 |
| Investment and trading income: | | | | |
| Dividend income from financial assets at FVOCI | 98 | 98 | 98 | 98 |
| Net foreign exchange gain/(loss) | 6 | 56 | 416 | (338) |
| Net gain from sale of financial assets at fair value through profit or loss ("FVTPL") | - | 1 | 6 | 3 |
| | 104 | 155 | 520 | (237) |
| Other income: | | | | |
| Net gain on disposal of property and equipment | - | 4 | - | 8 |
| Gain on lease modification | - | 45 | - | 45 |
| Non-trading foreign exchange gain | - | - | 4 | 1 |
| Rental income | 570 | 424 | 740 | 1,173 |
| Others | 254 | 143 | 609 | 185 |
| | 824 | 616 | 1,353 | 1,412 |
| | 111,765 | 91,713 | 201,216 | 185,448 |

## A18. OTHER OPERATING INCOME (CONT'D.)

| | Individual Quarter | | Cumulative Quarter | |
|---|---|---|---|---|
| | 30 September 2026 | 30 September 2025 | 30 September 2026 | 30 September 2025 |
| **Bank** | **RM'000** | **RM'000** | **RM'000** | **RM'000** |
| Fee and commission income: | | | | |
| Fee and commission income that are provided over time: | | | | |
| Corporate advisory | 1,645 | 3,113 | 3,240 | 5,088 |
| Fees on loans and securities | | | | |
| Agency fees | 880 | 858 | 1,744 | 1,669 |
| Other loans and securities related fees | 430 | 784 | 976 | 1,622 |
| Portfolio management fees | - | 11 | - | 181 |
| Wealth management fees | - | 4,499 | - | 8,943 |
| Fee and commission income from providing transaction services: | | | | |
| Brokerage fees and commission | 24,024 | 15,649 | 41,727 | 30,446 |
| Corporate advisory | 1,555 | 298 | 2,479 | 554 |
| Fees on loans and securities | | | | |
| Arrangement and upfront fees | 15,297 | 1,313 | 15,764 | 14,677 |
| Other loans and securities related fees | 611 | 1,495 | 769 | 2,060 |
| Underwriting commission | - | 220 | - | 963 |
| Wealth management fees | - | 7,193 | - | 12,109 |
| Placement fees | 4,989 | 1,528 | 9,511 | 5,289 |
| Other fee and commission income | 1,533 | 755 | 2,968 | 1,523 |
| | 50,964 | 37,716 | 79,178 | 85,124 |
| Investment and trading income: | | | | |
| Dividend income from: | | | | |
| Subsidiaries | 44,800 | 42,800 | 44,800 | 42,800 |
| Financial assets at FVOCI | 98 | 98 | 98 | 98 |
| Net foreign exchange gain | 151 | 79 | 414 | 244 |
| Net gain from sale of financial assets at FVTPL | - | 1 | 6 | 3 |
| | 45,049 | 42,978 | 45,318 | 43,145 |
| Other income: | | | | |
| Net gain on disposal of property and equipment | - | 4 | - | 7 |
| Gain on lease modification | - | 45 | - | 45 |
| Rental income | 571 | 425 | 742 | 1,176 |
| Others | 146 | 61 | 394 | 94 |
| | 717 | 535 | 1,136 | 1,322 |
| | 96,730 | 81,229 | 125,632 | 129,591 |

## A19. DIRECT COSTS

| | Individual Quarter | | Cumulative Quarter | |
|---|---|---|---|---|
| | 30 September 2026 | 30 September 2025 | 30 September 2026 | 30 September 2025 |
| **Group** | **RM'000** | **RM'000** | **RM'000** | **RM'000** |
| Brokerage commission | 6,111 | 4,412 | 11,712 | 8,393 |
| Unit trust commission | 14,111 | 11,656 | 29,585 | 18,165 |
| Other brokerage related costs | 3,800 | 2,899 | 6,624 | 5,991 |
| Others | - | 2,515 | - | 7,224 |
| | 24,022 | 21,482 | 47,921 | 39,773 |
| **Bank** | | | | |
| Brokerage commission | 6,111 | 4,412 | 11,712 | 8,393 |
| Other brokerage related costs | 3,800 | 2,899 | 6,624 | 5,991 |
| Others | - | 2,515 | - | 7,224 |
| | 9,911 | 9,826 | 18,336 | 21,608 |

## A20. OTHER OPERATING EXPENSES

| | Individual Quarter | | Cumulative Quarter | |
|---|---|---|---|---|
| | 30 September 2026 | 30 September 2025 | 30 September 2026 | 30 September 2025 |
| **Group** | **RM'000** | **RM'000** | **RM'000** | **RM'000** |
| Personnel costs | | | | |
| - Salaries, allowances and bonuses | 18,533 | 19,720 | 39,497 | 43,336 |
| - Contributions to Employees' Provident Fund ("EPF")/private retirement schemes | 3,285 | 3,378 | 6,714 | 7,115 |
| - Share granted under AMMB Executives' Share Scheme ("ESS") - (reversal)/charge | (49) | 170 | 2,073 | 1,800 |
| - Social security costs | 147 | 168 | 290 | 335 |
| - Others | 2,679 | 2,938 | 4,861 | 5,354 |
| | 24,595 | 26,374 | 53,435 | 57,940 |
| Establishment costs | | | | |
| - Amortisation of intangible assets | 570 | 939 | 1,321 | 1,169 |
| - Cleaning, maintenance and security | 862 | 717 | 1,801 | 1,466 |
| - Computerisation costs | 3,833 | 4,291 | 6,785 | 8,333 |
| - Depreciation of property and equipment | 427 | 441 | 806 | 801 |
| - Depreciation of right-of-use assets | 160 | 170 | 334 | 313 |
| - Finance costs: | | | | |
| - interest on lease liability | 24 | 6 | 49 | 19 |
| - reversal of provision for reinstatement of leased premises | (3) | (2) | (3) | (2) |
| - Rental of premises | 1,339 | 1,433 | 2,680 | 2,782 |
| - Property and equipment written off | - | - | 5 | - |
| - Intangible assets written off | 146 | - | 146 | - |
| - Others | 113 | 116 | 210 | 248 |
| | 7,471 | 8,111 | 14,134 | 15,129 |
| Marketing and communication expenses | | | | |
| - Advertising, promotional and other marketing activities | 168 | 202 | 398 | 1,091 |
| - Travelling and entertainment | 297 | 333 | 570 | 647 |
| - Communication expenses | 165 | 240 | 403 | 533 |
| - Others | 4 | 6 | 8 | 14 |
| | 634 | 781 | 1,379 | 2,285 |
| Administration and general expenses | | | | |
| - Professional fees | 4,386 | 3,228 | 7,965 | 6,232 |
| - Travelling | 36 | 98 | 111 | 177 |
| - Subscription and periodicals | 2,081 | 2,368 | 4,551 | 4,528 |
| - Others | 1,526 | 1,767 | 3,224 | 5,171 |
| | 8,029 | 7,461 | 15,851 | 16,108 |
| Service transfer pricing - expense | 10,449 | 9,420 | 18,898 | 20,806 |
| | 51,178 | 52,147 | 103,697 | 112,268 |

**A20. OTHER OPERATING EXPENSES (CONT'D.)**

| | Individual Quarter | | Cumulative Quarter | |
|---|---|---|---|---|
| | 30 September 2026 | 30 September 2025 | 30 September 2026 | 30 September 2025 |
| **Bank** | **RM'000** | **RM'000** | **RM'000** | **RM'000** |
| Personnel costs | | | | |
| - Salaries, allowances and bonuses | 10,086 | 10,929 | 22,741 | 26,046 |
| - Contributions to EPF/private retirement schemes | 1,895 | 1,941 | 3,968 | 4,318 |
| - Share granted under AMMB ESS - charge/(reversal) | 66 | (62) | 1,587 | 1,456 |
| - Social security costs | 83 | 102 | 164 | 204 |
| - Others | 1,489 | 2,074 | 2,943 | 3,665 |
| | 13,619 | 14,984 | 31,403 | 35,689 |
| Establishment costs | | | | |
| - Amortisation of intangible assets | 423 | 829 | 1,002 | 978 |
| - Cleaning, maintenance and security | 827 | 654 | 1,740 | 1,383 |
| - Computerisation costs | 3,447 | 3,997 | 6,029 | 7,795 |
| - Depreciation of property and equipment | 251 | 356 | 502 | 672 |
| - Depreciation of right-of-use assets | 160 | 170 | 334 | 313 |
| - Finance costs: | | | | |
| - interest on lease liability | 24 | 6 | 49 | 19 |
| - reversal of provision for reinstatement of leased premises | (3) | (2) | (3) | (2) |
| - Rental of premises | 996 | 1,052 | 1,994 | 2,065 |
| - Others | 102 | 104 | 187 | 228 |
| | 6,227 | 7,166 | 11,834 | 13,451 |
| Marketing and communication expenses | | | | |
| - Advertising, promotional and other marketing activities | 103 | 62 | 158 | 721 |
| - Travelling and entertainment | 257 | 286 | 474 | 546 |
| - Communication expenses | 112 | 147 | 196 | 332 |
| - Others | 4 | 6 | 8 | 14 |
| | 476 | 501 | 836 | 1,613 |
| Administration and general expenses | | | | |
| - Professional fees | 899 | 439 | 1,577 | 1,013 |
| - Travelling | 32 | 96 | 106 | 172 |
| - Subscription and periodicals | 484 | 501 | 928 | 977 |
| - Others | 1,418 | 1,685 | 2,876 | 4,793 |
| | 2,833 | 2,721 | 5,487 | 6,955 |
| Service transfer pricing - expense | 7,401 | 7,943 | 13,859 | 17,722 |
| | 30,556 | 33,315 | 63,419 | 75,430 |

## A21. ALLOWANCES FOR IMPAIRMENT ON LOANS AND ADVANCES

| | Individual Quarter | | Cumulative Quarter | |
|---|---|---|---|---|
| | 30 September 2026 | 30 September 2025 | 30 September 2026 | 30 September 2025 |
| **Group and Bank** | **RM'000** | **RM'000** | **RM'000** | **RM'000** |
| Allowances for impairment on loans and advances | (69) | (355) | (599) | (894) |
| Impaired loans and advances recovered, net | - | - | - | 8 |
| | (69) | (355) | (599) | (886) |

## A22. (ALLOWANCES FOR)/ WRITEBACK OF IMPAIRMENT ON OTHER FINANCIAL ASSETS

| | Individual Quarter | | Cumulative Quarter | |
|---|---|---|---|---|
| | 30 September 2026 | 30 September 2025 | 30 September 2026 | 30 September 2025 |
| **Group and Bank** | **RM'000** | **RM'000** | **RM'000** | **RM'000** |
| (Allowances for)/ writeback of impairment on trade receivables and other assets | (460) | (1,062) | (267) | 202 |

## A23. EARNINGS PER SHARE

(a) Basic earnings per share

The basic earnings per share is calculated by dividing the net profit attributable to equity holder of the Bank by the weighted average number of ordinary shares in issue during the financial period.

| | Individual Quarter | | Cumulative Quarter | |
|---|---|---|---|---|
| | 30 September 2026 | 30 September 2025 | 30 September 2026 | 30 September 2025 |
| **Group** | | | | |
| Net profit attributable to equity holder of the Bank (RM'000) | 32,044 | 18,550 | 46,730 | 38,514 |
| Weighted average number of ordinary shares in issue ('000) | 314,035 | 314,035 | 314,035 | 314,035 |
| Basic earnings per share (sen) | 10.2 | 5.9 | 14.9 | 12.3 |

(b) Diluted earnings per share

The Group has no dilution in its earnings per ordinary share in the current and previous financial quarter as there are no dilutive potential ordinary shares.

## A24. BUSINESS SEGMENT ANALYSIS

Segment information is presented in respect of the Group's business segments. The business segment information is prepared based on internal management reports provided to the Board and senior management of the Group in order to allocate resources to segment and to assess its performance.

The Group comprises the following main business segments:

**(a) Investment Banking**

The Investment Banking division of the Group offers a full range of investment banking solutions and services, encompassing the following business segments:

(i) Equity Markets – provides clients an investment avenue to participate in the equity markets through its multiple distribution channels, including remisiers, Bank Branch Broking, salaried dealers, and the internet trading platform, offering clients the flexibility to trade equities, futures and equity derivatives both online and offline;

(ii) Corporate Finance – provides an extensive range of corporate finance and advisory services which include mergers and acquisitions, divestitures, take-overs, initial public offerings, restructuring, privatisations, issuance of equity and equity-linked instruments as well as valuation support;

(iii) Capital Markets – provides debt financing solutions to clients through a wide array of products which include conventional corporate bonds and Islamic sukuk, loan syndication, capital and project advisory as well as structured finance and securitisation deals; and

(iv) Others – other Investment Banking supporting function within the Group.

**(b) Group Wealth Management**

Group Wealth Management comprises Funds Management and Private Banking.

(i) Funds Management – comprises the asset and funds management services, offering a variety of investment solutions for various asset classes to retail, corporate and institutional clients; and

(ii) Private Banking – manages the private wealth of high net worth individuals, family groups and companies by offering comprehensive wealth management solutions and integrated access to expertise and resources of AMMB Group. Following the internal reorganisation exercise, the Private Banking business has transferred to AmBank (M) Berhad on 14 January 2026.

**(c) Others**

The Others mainly comprises activities to maintain the liquidity of the Group as well as support operations of its main business units and non-core operations of the Group.

**Measurement of Segment Performance**

The segment performance is measured on income, expenses and profit basis. These are shown after allocation of certain centralised costs, funding income and expenses and expenses directly associated with each segment. Transactions between segments are recorded within the segment as if they were third party transactions and are eliminated on consolidation.

**Notes:**

(i) The financial information by geographical segment is not presented as the Group's activities are principally conducted in Malaysia.

(ii) The comparatives for 30 September 2025 have been restated to conform with current business realignment between the business segments.

## A24. BUSINESS SEGMENT ANALYSIS (CONT'D.)

| For the financial period ended 30 September 2026<br>Group | Investment Banking | | | | Group Wealth Management | | | |
|---|---|---|---|---|---|---|---|---|
| | Equity Markets RM'000 | Corporate Finance RM'000 | Capital Markets RM'000 | Others RM'000 | Funds Management RM'000 | Private Banking RM'000 | Others RM'000 | Total RM'000 |
| External net income | 46,516 | 5,032 | 15,631 | 88 | 93,470 | - | 3,901 | 164,638 |
| Intersegments net income | (5,986) | - | - | - | - | - | 5,986 | - |
| Net income | 40,530 | 5,032 | 15,631 | 88 | 93,470 | - | 9,887 | 164,638 |
| Net interest income | 6,833 | - | - | - | 767 | - | 3,743 | 11,343 |
| Other operating income (net of direct costs) | 33,697 | 5,032 | 15,631 | 88 | 92,703 | - | 6,144 | 153,295 |
| Net income | 40,530 | 5,032 | 15,631 | 88 | 93,470 | - | 9,887 | 164,638 |
| Other operating expenses | (39,414) | (9,850) | (14,685) | 312 | (42,461) | - | 2,401 | (103,697) |
| *of which:* | | | | | | | | |
| *Depreciation of property and equipment* | (152) | (14) | (17) | (32) | (304) | - | (287) | (806) |
| *Depreciation of right-of-use assets* | - | - | - | - | - | - | (334) | (334) |
| *Amortisation of intangible assets* | (778) | (132) | (1) | (17) | (320) | - | (73) | (1,321) |
| Profit/(Loss) before impairment losses | 1,116 | (4,818) | 946 | 400 | 51,009 | - | 12,288 | 60,941 |
| (Allowance for)/Writeback of impairment on: | | | | | | | | |
| Loans and advances, net | (599) | - | - | - | - | - | - | (599) |
| Other financial assets | (282) | - | 15 | - | - | - | - | (267) |
| Other recoveries, net | 39 | - | - | - | - | - | - | 39 |
| Profit/(Loss) before taxation | 274 | (4,818) | 961 | 400 | 51,009 | - | 12,288 | 60,114 |
| Taxation | (66) | 1,156 | (231) | (96) | (10,788) | - | (3,359) | (13,384) |
| Profit/(Loss) for the period | 208 | (3,662) | 730 | 304 | 40,221 | - | 8,929 | 46,730 |
| **Other information:** | | | | | | | | |
| Total segment assets | 935,488 | 1,296 | 3,265 | 516 | 132,977 | - | 448,288 | 1,521,830 |
| Total segment liabilities | 408,551 | 2,053 | 8,562 | 1,725 | 29,853 | - | 389,372 | 840,116 |
| Cost to income ratio | 97.2% | >100% | 93.9% | >-100% | 45.4% | - | -24.3% | 63.0% |
| Gross loans and advances | 232,433 | - | - | - | - | - | 121 | 232,554 |
| Net loans and advances | 223,831 | - | - | - | - | - | 121 | 223,952 |
| Impaired loans and advances | 19,226 | - | - | - | - | - | - | 19,226 |
| Financial investment at amortised cost | - | - | - | - | - | - | 75,000 | 75,000 |
| Total deposits and placements | - | - | - | - | - | - | 370,000 | 370,000 |
| Additions to: | | | | | | | | |
| Property and equipment | 102 | 10 | 9 | 13 | 362 | - | 18 | 514 |
| Intangible assets | 283 | - | - | - | 148 | - | 352 | 783 |

## A24. BUSINESS SEGMENT ANALYSIS (CONT'D.)

| For the financial period ended 30 September 2025 Group (Restated) | Investment Banking | | | | Group Wealth Management | | | |
|---|---|---|---|---|---|---|---|---|
| | Equity Markets RM'000 | Corporate Finance RM'000 | Capital Markets RM'000 | Others RM'000 | Funds Management RM'000 | Private Banking RM'000 | Others RM'000 | Total RM'000 |
| External net income | 45,836 | 6,570 | 13,508 | 23 | 83,015 | 14,166 | (15) | 163,103 |
| Intersegments net income | (10,744) | (21) | 226 | 63 | - | (5) | 10,481 | - |
| Net income | 35,092 | 6,549 | 13,734 | 86 | 83,015 | 14,161 | 10,466 | 163,103 |
| Net interest income | 11,596 | (21) | 226 | 63 | 798 | 1 | 4,765 | 17,428 |
| Other operating income (net of direct costs) | 23,496 | 6,570 | 13,508 | 23 | 82,217 | 14,160 | 5,701 | 145,675 |
| Net income | 35,092 | 6,549 | 13,734 | 86 | 83,015 | 14,161 | 10,466 | 163,103 |
| Other operating expenses | (39,480) | (9,474) | (14,995) | 1,063 | (38,703) | (7,260) | (3,419) | (112,268) |
| *of which:* | | | | | | | | |
| *Depreciation of property and equipment* | (218) | (19) | (16) | (25) | (130) | (66) | (327) | (801) |
| *Depreciation of right-of-use assets* | - | - | - | - | - | - | (313) | (313) |
| *Amortisation of intangible assets* | (683) | (160) | (1) | (53) | (191) | (3) | (78) | (1,169) |
| (Loss)/Profit before impairment losses | (4,388) | (2,925) | (1,261) | 1,149 | 44,312 | 6,901 | 7,047 | 50,835 |
| (Allowance for)/Writeback of impairment on: | | | | | | | | |
| Loans and advances, net | (887) | - | - | - | - | - | 1 | (886) |
| Other financial assets | 712 | 740 | (1,250) | - | - | - | - | 202 |
| (Loss)/Profit before taxation | (4,563) | (2,185) | (2,511) | 1,149 | 44,312 | 6,901 | 7,048 | 50,151 |
| Taxation | 1,094 | 524 | 603 | (276) | (9,800) | (1,656) | (2,126) | (11,637) |
| (Loss)/Profit for the period | (3,469) | (1,661) | (1,908) | 873 | 34,512 | 5,245 | 4,922 | 38,514 |
| **Other information:** | | | | | | | | |
| Total segment assets | 1,123,184 | 3,227 | 2,091 | 288 | 120,540 | 2,119 | 536,151 | 1,787,600 |
| Total segment liabilities | 510,222 | 1,687 | 3,631 | 2,094 | 23,290 | 3,897 | 575,261 | 1,120,082 |
| Cost to income ratio | >100% | >100% | >100% | >-100% | 46.6% | 51.3% | 32.7% | 68.8% |
| Gross loans and advances | 469,902 | - | - | - | - | - | 171 | 470,073 |
| Net loans and advances | 459,838 | - | - | - | - | - | 171 | 460,009 |
| Impaired loans and advances | 20,767 | - | - | - | - | - | - | 20,767 |
| Financial investment at amortised cost | - | - | - | - | - | - | 75,000 | 75,000 |
| Total deposits and placements | - | - | - | - | - | - | 550,000 | 550,000 |
| Additions to: | | | | | | | | |
| Property and equipment | 73 | 2 | 40 | 28 | 938 | 35 | 135 | 1,251 |
| Intangible assets | 1,776 | - | - | - | 610 | - | - | 2,386 |

## A25. COMMITMENTS AND CONTINGENCIES

In the normal course of business, the Group and the Bank make various commitments and incur certain contingent liabilities with legal recourse to its customers. No material losses are anticipated as a result of these transactions. The commitments and contingencies are not secured against the Group's and the Bank's assets.

The principal amounts of the commitments and contingencies and notional contracted amounts of derivatives of the Group and the Bank are as follows:

| | Group and Bank | |
|---|---|---|
| | **30 September 2026 RM'000** | **31 March 2026 RM'000** |
| **Commitments** | | |
| Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year | 118,516 | 147,564 |
| **Derivative Financial Instruments** | | |
| Foreign exchange related contracts: | | |
| - One year or less | - | 51 |
| | 118,516 | 147,615 |

## A26. FAIR VALUE MEASUREMENTS OF FINANCIAL INSTRUMENTS

**Determination of fair value and fair value hierarchy**

The Group and the Bank measure fair value using the following fair value hierarchy, which reflects the significance of the inputs used in making the measurements.

Level 1: quoted prices (unadjusted) in active markets for identical assets or liabilities;

Level 2: other techniques for which all inputs which have a significant effect on the recorded fair value are observable, either directly or indirectly;

Level 3: techniques which use inputs which have a significant effect on the recorded fair value that are not based on observable market data.

For assets and liabilities measured at fair value that are recognised on a recurring basis, the Group and the Bank determine whether transfers have occurred between Levels in the hierarchy by re-assessing categorisation (based on the lowest level input that is significant to the fair value measurement as a whole) at the end of each reporting period.

Financial assets and liabilities measured using a valuation technique based on assumptions that are supported by prices from observable current market transactions are assets and liabilities for which pricing is obtained via pricing services, but where prices have not been determined in an active market, financial assets with fair values based on broker quotes, investments in private equity funds with fair values obtained via fund managers and assets that are valued using the AMMB Group’s own models whereby the majority of assumptions are market observable.

Non-market observable inputs mean that fair values are determined, in whole or in part, using a valuation technique (model) based on assumptions that are neither supported by prices from observable current market transactions in the same instrument, nor are they based on available market data. The main asset classes in this category are unlisted equity investments and debt instruments. Valuation techniques are used to the extent that observable inputs are not available, thereby allowing for situations in which there is little, if any, market activity for the asset or liability at the measurement date. However, the fair value measurement objective remains the same, that is, an exit price from the perspective of the Group or the Bank. Therefore, unobservable inputs reflect the Group’s and the Bank's own assumptions about the assumptions that market participants would use in pricing the asset or liability (including assumptions about risk). These inputs are developed based on the best information available, which might include the Group’s and the Bank's own data as well as financial information from the counterparties. Unquoted equity investments at FVOCI are measured using adjusted net asset based on available market information.

8.1% (31 March 2026: 8.3%) of the Group's and the Bank's total financial assets recorded at fair value, are based on estimates and recorded as Level 3 investments. Where estimates are used, these are based on a combination of independent third-party evidence and internally developed models, calibrated to market observable data where possible. While such valuations are sensitive to estimates, it is believed that changing one or more of the assumptions to reasonably possible alternative assumptions would not change the fair value significantly.

There was no transfer between Level 1 and Level 2 during the current financial quarter and previous financial year for the Group and the Bank.

## A26. FAIR VALUE MEASUREMENTS OF FINANCIAL INSTRUMENTS (CONT'D.)

(a) The following table provides the fair value measurement hierarchy of the Group's and the Bank's assets and liabilities:

| | < ---------- Group and Bank ---------- > | | | |
|---|---|---|---|---|
| | **Level 1** | **Level 2** | **Level 3** | **Total** |
| **30 September 2026** | **RM'000** | **RM'000** | **RM'000** | **RM'000** |
| **Financial assets measured at fair value** | | | | |
| Financial investments at FVOCI | | | | |
| - Money market securities | - | 30,250 | - | 30,250 |
| - Unquoted securities | - | - | 2,676 | 2,676 |
| | - | 30,250 | 2,676 | 32,926 |
| **Financial asset for which fair value is disclosed** | | | | |
| Financial investment at amortised cost | | | | |
| - Unquoted corporate bond | - | 75,761 | - | 75,761 |

| | < ---------- Group and Bank ---------- > | | | |
|---|---|---|---|---|
| | **Level 1** | **Level 2** | **Level 3** | **Total** |
| **31 March 2026** | **RM'000** | **RM'000** | **RM'000** | **RM'000** |
| **Financial assets measured at fair value** | | | | |
| Financial investments at FVOCI | | | | |
| - Money market securities | - | 30,372 | - | 30,372 |
| - Unquoted securities | - | - | 2,745 | 2,745 |
| | - | 30,372 | 2,745 | 33,117 |
| **Financial asset for which fair value is disclosed** | | | | |
| Financial investment at amortised cost | | | | |
| - Unquoted corporate bond | - | 76,140 | - | 76,140 |

## A26. FAIR VALUE MEASUREMENTS OF FINANCIAL INSTRUMENTS (CONT'D.)

**Movements in Level 3 financial instruments measured at fair value**

The level of the fair value hierarchy of financial instruments is determined at the beginning of each reporting period. The following table shows a reconciliation of the opening and closing amounts of Level 3 financial assets which are recorded at fair value:

| | Financial instruments at FVOCI | |
|---|---|---|
| **Group and Bank** | **30 September 2026 RM'000** | **31 March 2026 RM'000** |
| At beginning of the financial period/year | 2,745 | 2,740 |
| Total (loss)/gain recognised in statement of comprehensive income for the period/year | (69) | 5 |
| At end of the financial period/year | 2,676 | 2,745 |

There was no transfer between Level 2 and Level 3 during the current financial period and previous financial year for the Group and the Bank.

**Impact on fair value of Level 3 financial instruments measured at fair value arising from changes to key assumptions**

Changing one or more of the inputs to reasonable alternative assumptions would not change the value significantly for the financial assets in Level 3 of the fair value hierarchy.

## A27. CAPITAL ADEQUACY

The capital adequacy ratios of the Group and the Bank are computed in accordance with BNM's policy documents on Capital Adequacy Framework (Capital Components) issued on 14 June 2024, Capital Adequacy Framework (Basel II - Risk Weighted Assets) issued on 18 December 2023, Capital Adequacy Framework (Operational Risk) and Capital Adequacy Framework (Exposures to Central Counterparties) issued on 15 December 2023.

Pursuant to the BNM's policy document on Capital Adequacy Framework (Capital Components), financial institution is required to maintain minimum Common Equity Tier 1 ("CET1") Capital Ratio of 4.5%, Tier 1 Capital Ratio of 6.0% and Total Capital Ratio of 8.0% at all times.

(a) The Group and the Bank adopt the following approaches in determining the capital requirements:

- **Credit Risk:**
  The credit risk component of capital adequacy ratios of the Bank continues to be computed using Standardised Approach in accordance with Capital Adequacy Framework (Basel II - Risk Weighted Assets) and Capital Adequacy Framework (Exposures to Central Counterparties).

- **Market Risk:**
  Market risk remains to be computed using the Standardised Approach, as per the Capital Adequacy Framework (Basel II - Risk Weighted Assets).

- **Operational Risk:**
  The computation of operational risk-weighted assets is in line with the Capital Adequacy Framework (Operational Risk) issued on 15 December 2023.

The capital adequacy ratios of the Group and the Bank are as follows:

| | Group | | Bank | |
|---|---|---|---|---|
| | **30 September 2026** | **31 March 2026** | **30 September 2026** | **31 March 2026** |
| Before deducting proposed dividends: | | | | |
| CET1 Capital Ratio | 44.791% | 48.441% | 51.191% | 50.428% |
| Tier 1 Capital Ratio | 44.791% | 48.441% | 51.191% | 50.428% |
| Total Capital Ratio | 45.363% | 49.044% | 51.853% | 51.112% |
| After deducting proposed dividends: | | | | |
| CET1 Capital Ratio | 40.756% | 43.206% | 46.040% | 43.903% |
| Tier 1 Capital Ratio | 40.756% | 43.206% | 46.040% | 43.903% |
| Total Capital Ratio | 41.328% | 43.810% | 46.702% | 44.588% |

**A27. CAPITAL ADEQUACY (CONT'D.)**

(b) The components of CET1, Tier 2 Capital and Total Capital of the Group and the Bank are as follows:

| | Group | | Bank | |
|---|---|---|---|---|
| | **30 September 2026** | **31 March 2026** | **30 September 2026** | **31 March 2026** |
| | **RM'000** | **RM'000** | **RM'000** | **RM'000** |
| **CET1 Capital/Tier 1 Capital** | | | | |
| Ordinary shares | 330,000 | 330,000 | 330,000 | 330,000 |
| Retained earnings | 209,619 | 271,357 | 244,545 | 261,483 |
| Fair value reserve | 1,506 | 1,710 | 1,506 | 1,710 |
| Regulatory reserve | 11,501 | 10,670 | 11,501 | 10,670 |
| Capital reserve | 2,815 | 2,815 | - | - |
| Reorganisation reserve | 85,840 | 85,840 | 3,725 | 3,725 |
| Less : Regulatory adjustments applied on CET 1 Capital: | | | | |
| - Goodwill | (36,442) | (36,442) | - | - |
| - Other intangible assets | (5,767) | (7,042) | (3,821) | (4,778) |
| - Deferred tax assets | (22,042) | (25,367) | (19,759) | (21,977) |
| - 55% of fair value reserve | (828) | (940) | (828) | (940) |
| - Regulatory reserve | (11,501) | (10,670) | (11,501) | (10,670) |
| - Investments in capital instruments of unconsolidated financial entities | - | - | (49,809) | (49,809) |
| **CET1 Capital/Tier 1 Capital** | **564,701** | **621,931** | **505,559** | **519,414** |
| **Tier 2 Capital** | | | | |
| General provisions* | 7,210 | 7,743 | 6,536 | 7,047 |
| **Tier 2 Capital** | 7,210 | 7,743 | 6,536 | 7,047 |
| **Total Capital** | **571,911** | **629,674** | **512,095** | **526,461** |

The breakdown of risk-weighted assets ("RWA") of the Group and the Bank in the various risk categories are as follows:

| | Group | | Bank | |
|---|---|---|---|---|
| | **30 September 2026** | **31 March 2026** | **30 September 2026** | **31 March 2026** |
| | **RM'000** | **RM'000** | **RM'000** | **RM'000** |
| Credit RWA | 512,044 | 565,356 | 458,118 | 509,681 |
| Exposures to Central Counterparties RWA | 64,732 | 54,096 | 64,732 | 54,096 |
| Market RWA | 25,547 | 16,411 | 10,803 | 12,430 |
| Operational RWA | 658,412 | 648,037 | 453,940 | 453,808 |
| Total RWA | 1,260,735 | 1,283,900 | 987,593 | 1,030,015 |

* Consists of provision for performing assets and regulatory reserve subject to a maximum of 1.25% of total credit RWA.

## A28. CREDIT TRANSACTIONS AND EXPOSURES WITH CONNECTED PARTIES

The disclosure on credit transactions and exposures with connected parties is required in accordance with Para 9.1 of Bank Negara Malaysia's revised Guidelines on Credit Transactions and Exposures with Connected Parties.

| Group and Bank | 30 September 2026 | 31 March 2026 |
|---|---|---|
| Outstanding credit exposure with connected parties (RM'000) | - | 6,193 |
| Percentage of outstanding credit exposure to connected parties as proportion of total credit exposures (%) | - | 1.45 |

## A29. PERFORMANCE REVIEW FOR THE PERIOD ENDED 30 SEPTEMBER 2026

The Group registered a profit before taxation ("PBT") of RM60.1 million (30 September 2025: RM50.2 million).

The Group's net income increased by RM1.5 million to RM164.6 million from RM163.1 million in the corresponding period ended 30 September 2025. The increase was mainly attributable to higher brokerage fees and commission, unit trust management fees, placement fees, portfolio management fees, arrangement fees, unit trust service charges and other fee and commission income of RM30.8 million. This was partially offset by lower wealth management fees, other loans and securities related fees and underwriting commissions of RM15.8 million, as well as higher direct costs of RM8.1 million and lower net interest income of RM6.1 million.

Total other operating expenses decreased by RM8.6 million or 7.6% mainly due to the reductions in personnel costs of RM4.5 million, service transfer pricing expenses of RM1.9 million, establishment costs of RM1.0 million and marketing and communication expenses of RM0.9 million. The Group’s profit after taxation (“PAT”) increased to RM46.7 million from RM38.5 million in the corresponding period ended 30 September 2025.

The Group remained well capitalised, with CET1 Capital Ratio at 40.76% and Total Capital Ratio ("TCR") at 41.33%, post dividend.

In the opinion of the directors, the results of operations of the Group for the financial period have not been substantially affected by any item, transaction or event of a material and unusual nature.

## A30. PROSPECTS

Global economic conditions are expected to remain challenging amid ongoing geopolitical tensions in the Middle East, evolving global trade policies and broader macroeconomic uncertainties, which may continue to weigh on investor sentiment and financial market conditions. The geopolitical environment remains fluid, with the potential for disruptions to energy markets, trade flows, and global supply chains. These factors may contribute to heightened market volatility and a more selective approach by investors and issuers towards capital market activities. Against this backdrop, the pace of deal origination and execution across the debt and equity capital markets may moderate. Within the fund management industry, investors are expected to remain cautious amid heightened market volatility, interest rate uncertainties and shifting global investment flows. Nevertheless, demand for investment management solutions is expected to remain supported by investors' continued focus on portfolio diversification, income and long-term wealth creation. While the Malaysian economy remains resilient, supported by sustained domestic demand and export performance, the Group remains focused on strengthening its position in the Malaysian financial and capital markets and enhancing origination productivity through targeted sector coverage, proactive client engagement, and disciplined pipeline execution to support sustainable earnings while continuing to enhance its fund management capabilities to support sustainable growth in assets under management.

For equity markets, investor sentiment is expected to be shaped by global economic developments and domestic policy considerations. While market opportunities remain, evolving interest rate expectations, liquidity conditions and cost pressures may result in a more cautious investment environment. The Group has recently launched its Foreign Investment Services Trading Platform, providing clients with access to both local and foreign markets through a single platform and offering a more seamless, efficient and integrated trading experience. The initiative is expected to strengthen the Group’s competitive position, enhance client engagement and support the growth of trading activity.

**A30. PROSPECTS (CONT'D.)**

In the fund management segment, the Group remains focused on broadening its product suite to meet evolving investor needs through expansion into new investment themes, markets and asset classes. The Group will also be launching its AmWealth Online Portal, a digital marketplace that will serve as an additional distribution channel for corporate investors, enhancing accessibility and convenience through a centralised online platform for portfolio management. These initiatives are expected to support sustainable growth in assets under management, enhance recurring fee income and reinforce the resilience of the Group's earnings profile over the long term.

**A31. VALUATION OF PROPERTY AND EQUIPMENT**

Property and equipment are stated at cost less accumulated depreciation and impairment losses (if any).

**A32. SIGNIFICANT EVENT DURING THE REPORTING PERIOD**

There was no significant event during the current financial quarter and period.